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09/428,284	10/27/1999	ANDREW D. HOLMES	3894	4449

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EXAMINER
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ART UNIT	PAPER NUMBER
3624	

DATE MAILED: 05/09/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

cd

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☐ Responsive to communication(s) filed on _____ .

2a) ☐ This action is **FINAL**.   2b) ☒ This action is non-final.

3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) *1-57* is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) ☐ Claim(s) _____ is/are allowed.

6) ☒ Claim(s) *1-57* is/are rejected.

7) ☐ Claim(s) _____ is/are objected to.

8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) ☐ The specification is objected to by the Examiner.

10) ☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11) ☐ The proposed drawing correction filed on _____ is: a)☐ approved b)☐ disapproved by the Examiner.

    If approved, corrected drawings are required in reply to this Office action.

12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All b)☐ Some * c)☐ None of:

    1. ☐ Certified copies of the priority documents have been received.

    2. ☐ Certified copies of the priority documents have been received in Application No. _____ .

    3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
    * See the attached detailed Office action for a list of the certified copies not received.

14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

    a) ☐ The translation of the foreign language provisional application has been received.

15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____ .

4) ☐ Interview Summary (PTO-413) Paper No(s). _____ .

5) ☐ Notice of Informal Patent Application (PTO-152)

6) ☐ Other: .

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DETAILED ACTION

1.   This action is responsive to the application, filed 1999-10-27.

2.   The disposition of claims is: claims 1-57 are pending as filed. Claims 1, 10, 15, 19, 22, 24, 26, 29, 32, 35, 44, 49, 53, and 56 are independent.

3.   The group art unit of the Examiner handling your case has changed. The new art unit is **3624**. Please use current art unit on all correspondence to help us route your case in a timely fashion.

Title

4.   The title of the invention is not descriptive. A new title is required that is clearly indicative of the invention to which the claims are directed.

Claim Rejections - 35 USC § 102

5.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless -
>
> (e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.

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The changes made to 35 U.S.C. 102(e) by the American Inventors Protection Act of 1999 (AIPA) do not apply to the examination of this application as the application being examined was not (1) filed on or after November 29, 2000, or (2) voluntarily published under 35 U.S.C. 122(b). Therefore, this application is examined under 35 U.S.C. 102(e) prior to the amendment by the AIPA (pre-AIPA 35 U.S.C. 102(e)).

6.   Claims 1-57 are rejected under 35 U.S.C. 102(e) as being unpatentable over

Aziz et al (US 6,018,721).

   Aziz et al teaches:

Regarding claims ~~10-14~~ 1-9:

1. In a computer-implemented system for managing financial transactions, a

method for applying an exchange rate to convert a transaction from a first currency

to a second currency, comprising:

   receiving a financial transaction, including a date and a transaction amount

in the first currency; accessing a stored plurality of exchange rates for the first

currency with respect to the second currency, each exchange rate corresponding to

a time period (204, 206, 208; col.8, lines 10-13);

   selecting one of the stored exchange rates responsive to the date of the

financial transaction and to the time periods of the stored exchange rates (col.8,

lines 20-37);and

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applying the selected exchange rate to the received financial transaction, to

derive a converted transaction amount in the second currency (418, also see 418,

fig.4).

2. The method of claim 1, wherein each time period comprises one selected from

the group consisting of: a date; and a range of dates (col.8, lines 3-14).

3. The method of claim 1, further comprising: storing the received financial

transaction including the date, the transaction amount, and the selected exchange

rate (col.8, lines 3-14).

4. The method of claim 1, further comprising: receiving input overriding the

selected exchange rate, the input comprising a second exchange rate (col.8, line

25-col.9, line 60).

5. The method of claim 4, further comprising: storing, in the stored plurality of

exchange rates, the second exchange rate and a corresponding time period for the

second exchange rate (200).

6. The method of claim 1, wherein the financial transaction is a transfer between

accounts (700, 702).

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7. The method of claim 1, wherein the financial transaction is selected from the group consisting of an investment purchase and an investment sale (abstract).

8. The method of claim 1, further comprising: generating a report including the converted transaction amount; and outputting the generated report (116; also see 116, fig.1).

9. The method of claim 8, wherein the report is selected from the group consisting of: a capital gains report; a transaction report; and an investment report (116).

Regarding claims 10-14:

(see figs.1-8, col.2, line 15- col.3, line 25; col.4, line 40-col.12, line 13)

10. In a computer-implemented system for managing financial transactions, a method for applying exchange rates, comprising: receiving a plurality of financial transactions, each financial transaction including a date and a transaction amount in a first currency; for each of at least a subset of the received financial transactions: obtaining an exchange rate; applying the obtained exchange rate to the transaction to derive a transaction amount in a second currency; storing the derived transaction amount in the second currency; and storing the obtained exchange rate in an exchange rate table.

11. The method of claim 10, wherein at least one financial transaction is a transfer between accounts.

12. The method of claim 10, wherein at least one financial transaction is selected from the group consisting of an investment purchase and an investment sale.

13. The method of claim 10, further comprising: generating a report including the derived transaction amounts in the second currency.

14. The method of claim 13, wherein the report is selected from the group consisting of: a capital gains report; a transaction report; and an investment report.

Regarding claims 15-18:

(see figs.1-8, col.2, line 15- col.3, line 25; col.4, line 40-col.12, line 13)

15. A computer-implemented method for generating a financial report including at least two transactions, comprising: retrieving a first transaction including a first date, a first transaction amount in a first currency, and a first exchange rate for the first currency, responsive to the first date; retrieving a second transaction including a second date, a second transaction amount in a second currency, and a second exchange rate for the second currency, responsive to the second date; applying the first exchange rate to the first transaction to obtain a first converted amount in a

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home currency; applying the second exchange rate to the second transaction to

obtain a second converted amount in the home currency; and outputting a .report

including the converted amounts in the home currency.

16. The computer-implemented method of claim 15, wherein the first currency is

the same as the second currency.

17. The computer-implemented method of claim 15, wherein each of the steps of

obtaining a first exchange rate and obtaining a second exchange rate comprises

retrieving an exchange rate from an exchange rate history table responsive to the

date of the transaction.

18. The computer-implemented method of claim 15, wherein the report is selected

from the group consisting of: a capital gains report; a transaction report; and an

investment report.

Regarding claims 19-21:

(see figs.1-8, col.2, line 15- col.3, line 25; col.4, line 40-col.12, line 13; 202, 204,

206, 418, 416, and 708)

19. A software product for managing financial transactions, comprising: an

exchange rate table for storing a plurality of exchange rates for a currency, each

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exchange rate corresponding to a time period; and a user interface comprising a

screen for displaying historical exchange rate information, the information

comprising a plurality of exchange rates obtained from the exchange rate table.

20. The software product of claim 19, wherein the time period comprises one of: a

date; and a range of dates.

21. The software product of claim 19, further comprising: a code module for

applying an exchange rate from the exchange rate table to a transaction having a

date, responsive to the date of the transaction and the time period of the exchange

rate.

Regarding claims 22-23:

(see figs.1-8, col.2, line 15- col.3, line 25; col.4, line 40-col.12, line 13; 202, 204,

206, 418, 416, and 708)

22. In a computer-implemented system for managing financial transactions, a user

interface for applying exchange rates to financial transactions, comprising: a first

user interface element for entering a financial transaction including a date; and a

second user interface element for entering an exchange rate for the financial

transaction.

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23. The user interface of claim 22, wherein: the second user interface element

displays, as a default value, an exchange rate from a stored plurality of exchange

rates, responsive to the date of the financial transaction, each exchange rate in the

stored plurality corresponding to a time period.

Regarding claims 24-25:

(see figs.1-8, col.2, line 15- col.3, line 25; col.4, line 40-col.12, line 13; 202, 204,

206, 418, 416, and 708)

24. A computer-implemented system for applying multiple exchange rates,

comprising: a list of currencies; for each currency, a list of exchange rates, each

exchange rate corresponding to a time period; a transaction register, for storing

transaction records, each. of at least a subset of the transaction records including

an exchange rate; and a transaction input screen for entering transactions, each

transaction having a date, and for obtaining and displaying an exchange rate from

the list of exchange rates according to a date of a transaction, for storage in the

transaction register.

25. The computer-implemented system of claim 24, further comprising: a report

generator, coupled to the transaction register, for generating a report including at

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least one transaction record, the report applying the exchange rate of the

transaction record.

Regarding claims 26-28:

(see figs.1-8, col.2, line 15- col.3, line 25; col.4, line 40-col.12, line 13; 202, 204,

206, 418, 416, and 708)

26. A system for applying multiple exchange rates, comprising:

an exchange rate storage device, for storing a plurality of exchange rates for

converting a first currency to a second currency, each exchange rate corresponding

to a time period;

a transaction storage device, for storing at least one financial transaction in the first

currency, including a date; and a transaction display, coupled to the transaction

storage device and to the exchange rate storage device, for applying one of the

stored exchange rates to at least one stored financial transaction according to the

date of the financial transaction and the time period of the exchange rate to obtain

at least one value in the second currency, and for displaying the at least one value.

27. The system of claim 26, wherein the transaction storage device stores the

financial transaction including the applied exchange rate.

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28. The system of claim 26, further comprising:

a report generator, coupled to the transaction storage device, for generating a

report including the financial transaction in the second currency.

Regarding claims 29-31:

(see figs.1-8, col.2, line 15- col.3, line 25; col.4, line 40-col.12, line 13; 202, 204,

206, 418, 416, and 708)

29. A system for applying an exchange rate to convert a transaction from a first

currency to a second currency, comprising: an input device, for receiving at least

one financial transaction, the financial transaction including a date and a

transaction amount in a first currency; an exchange rate retrieval device, for

obtaining an exchange rate for the first currency with respect to the second

currency, for the received financial transaction, and for applying the exchange rate

to convert the transaction amount to the second currency; and a transaction storage

device, for storing the received at least one financial transaction including the date

and at least one selected from the group consisting of the obtained exchange rate

and the converted transaction amount.

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30. The system of claim 29, further comprising: an exchange rate table, coupled to the exchange rate retrieval device, for storing the obtained exchange rate and the date.

31. The system of claim 29, further comprising: a report generator, coupled to the transaction storage device, for generating a report including the financial transaction.

Regarding claims 32-34:

(see figs.1-8, col.2, line 15- col.3, line 25; col.4, line 40-col.12, line 13)

32. A system for generating a financial report, including at least two transactions, comprising: an exchange rate application device, for obtaining a first exchange rate for a first transaction, obtaining a second exchange rate for a second transaction, applying the first exchange rate to the first transaction to obtain a first converted amount, and applying the second exchange rate to the second transaction to obtain a second converted amount; and a report generation module, coupled to the exchange rate application device, for developing and formatting a report: including the converted amounts.

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33. The system of claim 32, further comprising: a transaction storage device, for

storing at least two financial transactions, and an associated exchange rate for

each. financial transaction;

wherein the exchange rate application device obtains the first exchange rate and

the second exchange rate by retrieving an exchange rate from a stored transaction.

34. The system of claim 32, further comprising: an exchange rate history table, for

storing a plurality of exchange rates for a currency; wherein each transaction has a

date, and wherein the exchange rate application device obtains the first exchange

rate and the second exchange rate by retrieving an exchange rate from the

exchange rate history table according to the date of the transaction.

Regarding claims 35-43:

(see figs.1-8, col.2, line 15- col.3, line 25; col.4, line 40-col.12, line 13)

35. A computer program product comprising a computer-usable medium having

computer-readable code embodied therein for applying an exchange rate to convert

a transaction from a first currency to a second currency in a financial transaction

management system, comprising: computer-readable program code devices

configured to cause a computer to receive a financial transaction, including a date

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and a transaction amount in the first currency; computer-readable program code devices configured to cause a computer to access a stored plurality of exchange rates for the first currency with respect to the second currency, each exchange rate corresponding to a time period; computer-readable program code devices configured to cause a computer to select one of the stored exchange rates responsive to the date of the .financial transaction and to the time periods of the stored exchange rates; and computer-readable program code devices configured to cause a computer to apply the selected exchange rate to the received financial transaction, to derive a converted transaction amount in the second currency.

36. The computer program product of claim 35, wherein each time period comprises one selected from the group consisting of: a date; and a range of dates.

37. The computer program product of claim 35, further comprising: computer-readable program code devices configured to cause a computer to store the received financial transaction including the date, the transaction amount, and the selected exchange rate.

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38. The computer program product of claim 35, further comprising: computer-readable program code devices configured to cause a computer to receive input overriding the applied exchange rate, the input comprising a second exchange rate.

39. The computer program product of claim 38, further comprising: computer-readable program code devices configured to cause a computer to store the second exchange rate and a corresponding time period in the stored plurality of exchange rates.

40. The computer program product of claim 35, wherein the financial transaction is a transfer between accounts.

41. The computer program product of claim 35, wherein the financial transaction is selected from the group consisting of an investment purchase and an investment sale.

42. The computer program product of claim 35, further comprising: computer-readable program code devices configured to cause a computer to generate a report including the converted transaction amount; and computer-readable program code devices configured to cause a computer to output the generated report.

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43. The method of claim 42, wherein the report is selected from the group

consisting of: a capital gains report; a transaction report; and an investment report.

Regarding claims 44-48:

(see figs.1-8, col.2, line 15- col.3, line 25; col.4, line 40-col.12, line 13)

44. A computer program product comprising a computer.-usable medium having

computer-readable code embodied therein for applying multiple exchange rates in

a financial transaction management system, comprising: computer-readable

program code devices configured to cause a computer to receive a plurality of

financial transactions, each financial transaction including a date and a transaction

amount in a first currency; and computer-readable program code devices

configured to cause a computer to, for each of at least a subset of the received

financial transactions: obtain an exchange rate; apply the obtained exchange rate to

the transaction to derive a transaction amount in a second currency;

store the derived transaction amount in the second currency; and store the obtained

exchange rate in an exchange rate table.

45. The computer program product of claim 44, wherein at least one financial

transaction is a transfer between accounts.

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46. The computer program product of claim 44, wherein the financial transaction is selected from the group consisting of an investment purchase and an investment sale.

47. The computer program product of claim 44, further comprising: computer-readable program code devices configured to cause a computer to generate a report including the derived transaction amounts in the second currency.

48. The method of claim 47, wherein the report is selected from the group consisting of: a capital gains report; a transaction report; and an investment report.

Regarding claims 49-52:

(see figs.1-8, col.2, line 15- col.3, line 25; col.4, line 40-col.12, line 13)

49. A computer program product comprising a computer-usable medium having computer-readable code embodied therein for generating a financial report including at least two transactions, comprising: computer-readable program code devices configured to cause a computer to retrieve a first transaction including a first date, a first transaction amount in a first currency, and a first exchange rate for the first currency, responsive to the first date; computer-readable program code devices configured to cause a computer to retrieve a second transaction including a

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second date, a second transaction amount in a second currency, and a second

exchange rate for the second currency, responsive to the second date; computer-

readable program code devices configured to cause a computer to apply the first

exchange rate to the first transaction to obtain a first converted amount in a home

currency; computer-readable program code devices configured to cause a computer

to apply the second exchange rate to the second transaction to obtain a second

converted amount in the home currency; and computer-readable program code

devices configured to cause a computer to output a report including the converted

amounts in the home currency.

50. The computer program product of claim 49, wherein the first currency is the

same as the second currency.

51. The computer program product of claim 49, wherein each transaction has a

date, and wherein each of the computer-readable program code devices configured

to cause a computer to obtain a first exchange rate and a second exchange rate

comprises computer-readable program code devices configured to cause a

computer to retrieve an exchange rate from an exchange rate history table

responsive to the date of the transaction.

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52. The computer-implemented computer program product of claim 49, wherein

the report is selected from the group consisting of: a capital gains report; a

transaction report; and an investment report.

Regarding claims 53-55:

(see figs.1-8, col.2, line 15- col.3, line 25; col.4, line 40-col.12, line 13)

53. A computer program product comprising a computer-usable medium having

computer-readable code embodied therein for managing financial transactions,

comprising: computer-readable program code devices configured to cause a

computer to generate an exchange rate table for storing a plurality of exchange

rates for a currency, each exchange rate corresponding to a time period; and

computer-readable program code devices configured to cause a computer to

present a user interface comprising a screen for displaying historical exchange rate

information, the information comprising a plurality of exchange rates obtained from

the exchange rate table.

54. The software product of claim 53, wherein the time period comprises one of: a

date; and a range of dates.

55. The computer program product of claim 53, further comprising:

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computer-readable program code devices configured to cause a computer

to apply an exchange rate from the exchange rate table to a transaction having a

date, responsive to the date of the transaction and the time period of the exchange

rate.

Regarding claims 56-57:

(see figs.1-8, col.2, line 15- col.3, line 25; col.4, line 40-col.12, line 13)

56. A computer program product comprising a computer-usable medium having

computer-readable code embodied therein for presenting a user interface for

applying exchange rates to financial transactions, comprising: computer-readable

program code devices configured to cause a computer to present a first user

interface element for entering a financial transaction including a date; and

computer-readable program code devices configured to cause a computer to

present a second user interface element for entering an exchange rate for the

financial transaction.

57. The computer program product of claim 56, wherein the computer readable

program code devices configured to cause a computer to present a second user

interface element comprise: computer-readable program code devices configured

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to cause a computer to display, as a default value, an exchange rate from a stored

plurality of exchange rates, responsive to the date of the financial transaction, each

exchange rate in the stored plurality corresponding to a time period.

☞ Any inquiry concerning this communication or earlier communications from the

Examiner should be directed to Jeffrey Pwu whose telephone number is (703) 308-

7835

Jeffrey Pwu

5 May 2002